

Ms Karolina Cisek  
16 Pelman Way  
Epsom  
Surrey  
KT19 8HL

1st April 2021

Dear Ms Cisek

**Annual Statement**  
**IS01236992A - Individual Savings Account**

Please find enclosed your statement which provides the following information:

- The total number of units and value
- A summary of your Plan year transactions
- Details of contribution and withdrawals

For the latest Forester Life savings and investment news simply go to our website at **foresters.com**, our investment bulletins provide market commentary and fund information and our product pages provide generic information relating to your Plan.

Please contact us if you would like any further information or assistance.

Yours sincerely

*Customer Services.*

Customer Services  
Administration Department

# Forester Life - Individual Savings Account

## Annual Statement 2021

### Plan Details

Plan Number	IS01236992A
Planholder	Ms Karolina Cisek
Start Date	01/04/2019
Elements Held	Lifetime

### Investment Summary

Fund Name	Number of Units	Unit Price	Fund Value
Foresters Stakeholder (Schroders) Managed 1	791.435	£2.073	£1,640.64
<b>Total account value (at 31/03/2021)</b>			<b>£1,640.64</b>

### Fund Information

There was an annual management charge of 1.5% for this plan, which was deducted from the value of the funds you accumulated. There were no other charges to you.

### Tax Year Summary

The tables below show your current tax year contributions for this Plan.

#### ISA Plan Contributions

ISA contribution limit	£20,000.00
Total plan contributions in this tax year	£0.00
ISA allowance remaining in this tax year	£20,000.00
Tax year end date	05/04/2021

#### Lifetime Element Contributions

Lifetime ISA payment limit	£4,000.00
Total Lifetime element contributions in this tax year	£0.00
Lifetime ISA allowance remaining in this tax year	£4,000.00
Tax year end date	05/04/2021

#### Notes:

- The tax year runs from 6th April to 5th April the following year.
- These figures do not include any payments you may have made into other ISA Plans you may hold with Foresters or other companies. If you have made payments into other ISA Plans in this tax year, this may reduce the amount you can contribute to this Plan in this tax year.
- Contributions into your Stocks and Shares and Lifetime elements are both subject to the ISA contribution allowance of £20,000.00. Only contributions into your Lifetime element are subject to the Lifetime ISA payment limit of £4,000.00.
- Previous tax years' ISA contributions transferred to the Lifetime element, from a non-Lifetime ISA will count against the Lifetime ISA payment limit, but not the ISA contribution limit.

## Forester Life - Individual Savings Account

### Lifetime Element

#### Overview

- The Lifetime element is that part of your Plan which represents a Lifetime ISA.
- The Lifetime ISA allows you to make tax-efficient savings for purchasing your first home and, or for later on in life, past age 60, through investing in a balance of stocks and shares and fixed interest holdings.
- The element enables you to take advantage of a 25% government bonus.
- You can contribute up to the Lifetime ISA payment limit of £4,000.00 each tax year. If you withdraw money except for purchasing your first home and, or before age 60, then a government charge will apply. The charge is usually 25%, but the Government has temporarily reduced it to 20% between 06 March 2020 and 05 April 2021 to help investors withdraw funds during the coronavirus pandemic.

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#### Summary of Your Plan Year Lifetime Element Transactions

Previous value (at 31/03/2020)	£1,411.13
Total contributions received	£0.00
Government bonus received	£0.00
Current value (at 31/03/2021)	£1,640.64